

09/865,066

IN THE CLAIMS

Cancel claims 2, 3, and 17-19.

Amend claim 1, 7, and 20 as follows:

1. (amended) A method of predicting whether a specified event will occur for an entity a bank customer after a specified trigger event has occurred for that entity bank customer, the method comprising the steps of:

- (i) accessing data about other entities bank customers for which the specified event has occurred in the past after the specified trigger event;
- (ii) accessing data about the entity bank customer for which the prediction is required;
- (iii) creating a Bayesian statistical model on the basis of at least the accessed data; and
- (iv) using the model to generate the prediction, wherein the data comprises a plurality of attributes associated with each entity bank customer and wherein creating the model comprises partitioning the attributes into a plurality of partitions; and
- (v) predicting when the specified event will occur.

2. (canceled)

3. (canceled)

4. (original) A method as claimed in claim 1, wherein the specified event is leaving a bank.

5. (original) A method as claimed in claim 1, wherein the specified trigger event is closing a loan.

09/865,066

6. (original) A method as claimed in claim 1, wherein the model comprises a survival analysis type model.

7. (amended) A method as claimed in claim 6, wherein the survival analysis type model is arranged to take into account the assumption that the specified event will not occur for some of the entities bank customers.

8. (original) A method as claimed in claim 1, wherein the step of creating the model further comprises calculating the marginal likelihood of latent risks within each partition.

9. (original) A method as claimed in claim 1, wherein the step of creating the model further comprises mixing over all possible partitions in a Bayesian framework.

10. (original) A method as claimed in claim 1, wherein the step of creating the model further comprises choosing an optimal set of partitions which best predicts latent risks within each partition.

11. (original) A method as claimed in claim 9, wherein the step of mixing over all possible partitions comprises using a sampling method.

12. (original) A method as claimed in claim 1, wherein the step of creating the model comprises fitting a Weibull distribution to the data within each partition.

13. (original) A method as claimed in claim 12, wherein the step of creating the model comprises calculating the marginal likelihood of the data.

14. (original) A method as claimed in claim 13, wherein the step of creating the model further comprises mixing over all possible partitions in a Bayesian framework.

09/865,066

15. (original) A method as claimed in claim 13, wherein the step of creating the model further comprises choosing an optimal set of partitions which best predicts the data.

16. (original) A method as claimed in claim 14, wherein the step of mixing over all possible partitions comprises using a sampling method.

17. (canceled)

18. (canceled)

19. (canceled)

20. (amended) A program storage medium readable by a computer system having a memory, the medium tangibly embodying one or more programs of instructions executable by the computer system to perform method steps for controlling the computer system to predict whether a specified event will occur for an entity a bank customer after a specified trigger event has occurred for that entity customer, the method comprising the steps of:

- (i) accessing data about other entities bank customers for which the specified event has occurred in the past after the specified trigger event;
- (ii) accessing data about the entity customer for which the prediction is required, wherein the data comprises a plurality of attributes associated with each entity customer;
- (iii) creating a Bayesian statistical model on the basis of at least the accessed data by partitioning the attributes into a plurality of partitions; and
- (iv) using the model to generate the prediction.